



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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FIRST BUSEY CORPORATION

BHC Name

City/State [CHAMPAIGN, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [12,899,330](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BUSEY CORPORATION
100 WEST UNIVERSITY AVENUE

CHAMPAIGN, IL 61820

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	11,549,027			10,204,199			10,245,812			9,430,923			7,753,661		
Net income (\$000)	93,523			71,999			100,344			102,953			98,928		
Number of BHCs in peer group	132			130			128			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.33	2.65	25	2.77	2.80	42	2.79	2.77	42	3.08	3.21	32	3.14	3.33	33
+ Non-interest income	1.10	1.09	55	1.14	1.21	54	1.14	1.21	54	1.23	0.90	73	1.16	0.90	70
- Overhead expense	2.21	2.21	54	2.22	2.59	32	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46
- Provision for credit losses	-0.13	-0.12	40	0.47	0.66	33	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33
+ Securities gains (losses)	0	0.01	55	0.02	0.03	61	0.02	0.02	59	0.01	0.01	70	-0.03	0	10
+ Other tax equivalent adjustments	0	0	91	0	0	88	0	0	89	0	0	92	0	0	87
= Pretax net operating income (tax equivalent)	1.38	1.76	22	1.23	0.91	70	1.28	1.04	65	1.46	1.53	41	1.76	1.55	70
Net operating income	1.08	1.34	26	0.94	0.70	67	0.98	0.81	65	1.09	1.19	37	1.28	1.22	57
Net income	1.08	1.34	26	0.94	0.71	66	0.98	0.82	64	1.09	1.19	36	1.28	1.22	57
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.81	3.12	27	3.54	3.64	41	3.51	3.55	45	4.19	4.49	22	4.07	4.38	29
Interest expense	0.27	0.26	65	0.50	0.58	46	0.47	0.52	50	0.80	1.02	27	0.63	0.81	30
Net interest income (tax equivalent)	2.54	2.85	25	3.03	3.05	43	3.05	3.01	46	3.38	3.45	39	3.44	3.58	36
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.12	29	0.14	0.28	41	0.12	0.27	35	0.11	0.11	60	0.13	0.09	71
Earnings coverage of net loan and lease losses (X)	52.11	26.30	77	17.26	20.97	61	20.05	22.91	63	19.83	22.46	54	18.79	29.27	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.30	1.32	52	1.39	1.58	41	1.48	1.58	48	0.80	0.94	31	0.91	0.94	50
Allowance for loan and lease losses / Total loans and leases	1.29	1.30	53	1.37	1.55	41	1.47	1.55	50	0.80	0.93	32	0.91	0.93	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.58	33	0.40	0.71	24	0.40	0.71	24	0.46	0.56	44	0.63	0.57	62
30-89 days past due loans and leases / Total loans and leases	0.09	0.29	18	0.09	0.37	14	0.11	0.39	11	0.21	0.31	38	0.13	0.32	21
Liquidity and Funding															
Net noncore funding dependence	-3	-3.31	52	0.60	6.19	37	-3	3.20	34	1.39	10.70	21	9.06	13.54	31
Net short-term noncore funding dependence	-3.75	-9.17	67	-0.53	-2.71	52	-3.97	-4.76	48	-1.15	5.88	25	6.93	8.57	39
Net loans and leases / Total assets	54.87	58.81	36	67.46	63	59	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40
Capitalization															
Tier 1 leverage ratio	8.60	9.07	37	9.39	9.05	63	9.79	9.13	75	9.88	10.39	36	10.36	10.37	54
Holding company equity capital / Total assets	10.33	10.79	45	11.91	11.12	63	12.05	11.16	62	12.59	11.37	70	12.92	11.21	75
Total equity capital (including minority interest) / Total assets	10.33	10.91	44	11.91	11.24	61	12.05	11.29	61	12.59	11.43	69	12.92	11.30	74
Common equity tier 1 capital / Total risk-weighted assets	11.95	12.64	43	12.08	12.26	51	12.43	12.38	57	11.49	12.50	41	11.77	12.37	49
Net loans and leases / Equity capital (X)	5.31	5.47	49	5.66	5.73	49	5.32	5.58	47	5.49	6.55	27	5.57	6.70	25
Cash dividends / Net income	40.58	27.22	79	50.02	49.74	53	47.85	42.30	60	43.88	25.65	78	39.43	24.05	72
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20				35.12
Growth Rates															
Assets	22.39	9.51	90	8.06	16.67	21	8.75	16.68	27	25.88	8.66	91	-2.01	9.35	3
Equity capital	6.16	7.52	54	3.27	6.54	39	4.07	6.99	37	22.66	12.19	85	6.41	12.50	31
Net loans and leases	-0.45	-0.66	62	6.33	12.75	34	0.80	9.07	20	20.90	8.63	86	-0.31	10.51	9
Noncore funding	1.02	-21.64	80	-32.51	-6.57	17	-35.40	-12.18	24	-18.18	4.16	20	-35.89	6.76	7
Parent Company Ratios															
Short-term debt / Equity capital	3.89	0.55	88	0	0.92	36	0	0.77	38	0.49	0.01	94	0	0.03	45
Long-term debt / Equity capital	17.08	10.65	76	17.67	13.73	70	17.48	13.56	71	12.04	3.86	79	9.92	3.76	78
Equity investment in subsidiaries / Equity capital	119.12	103.15	93	110.65	103.27	87	111.80	102.81	89	116.25	104.21	89	109.42	104.10	72
Cash from ops + noncash items + op expense / Op expense + dividends	79.90	155.61	22	227.17	142.45	82	178.13	147.24	69	111.91	152.31	38	80.76	123.74	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	189,044	213,348	284,850	304,065	251,249	-11.39	81.19
Income from lease financing receivables.....	88	86	109	128	0	2.33	
Fully taxable income on loans and leases.....	185,323	209,050	279,204	297,489	247,452	-11.35	80.33
Tax-exempt income on loans and leases.....	3,809	4,384	5,755	6,704	3,797	-13.12	143.85
Estimated tax benefit on income on loans and leases.....	956	1,104	1,449	1,645	895	-13.34	28.29
Income on loans and leases (tax equivalent).....	190,088	214,538	286,408	305,838	252,144	-11.40	80.90
Investment interest income (tax equivalent).....	32,617	31,134	41,061	46,858	33,401	4.76	148.20
Interest on balances due from depository institutions.....	569	1,518	1,619	5,282	2,319	-62.52	-35.78
Interest income on other earning assets.....	387	190	250	1,268	428	103.68	60.58
Total interest income (tax equivalent).....	223,661	247,380	329,338	359,246	288,292	-9.59	87.40
Interest on time deposits of \$250K or more	994	3,884	4,474	6,725	3,514	-74.41	
Interest on time deposits < \$250K.....	5,413	12,739	15,539	23,947	17,587	-57.51	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,679	9,430	10,678	24,405	11,500	-60.99	66.02
Interest on other borrowings and trading liabilities.....	4,171	4,725	5,977	11,009	8,917	-11.72	87.29
Interest on subordinated debt and mandatory convertible securities	7,436	4,518	6,995	2,924	3,110	64.59	
Total interest expense.....	21,693	35,296	43,663	69,010	44,628	-38.54	200.25
Net interest income (tax equivalent).....	201,968	212,084	285,675	290,236	243,664	-4.77	80.13
Non-interest income.....	95,028	87,089	116,879	116,262	89,772	9.12	71.26
Adjusted operating income (tax equivalent)	296,996	299,173	402,554	406,498	333,436	-0.73	77.19
Overhead expense.....	191,687	170,034	234,288	258,854	193,408	12.73	83.89
Provision for credit losses.....	-11,433	35,656	38,797	10,406	4,429		
Securities gains (losses)	114	1,710	1,725	741	-1,991	-93.33	-90.73
Other tax equivalent adjustments	99	111	145	231	255	-10.81	-58.58
Pretax net operating income (tax equivalent).....	119,437	94,070	130,946	137,451	136,185	26.97	96.48
Applicable income taxes	24,136	19,986	27,862	31,485	34,999	20.76	18.01
Tax equivalent adjustments	1,778	2,085	2,740	3,013	2,258	-14.72	-15.21
Applicable income taxes (tax equivalent).....	25,914	22,071	30,602	34,498	37,257	17.41	14.92
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	93,523	71,999	100,344	102,953	98,928	29.89	144.57
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	93,523	71,999	100,344	102,953	98,928	29.89	144.57
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	93,523	71,999	100,344	102,953	98,928	29.89	144.57
Investment securities income (tax equivalent).....	32,617	31,134	41,061	46,858	33,401	4.76	148.20
US Treasury and agency securities (excluding mortgage-backed securities)	1,375	2,359	2,915	7,323	2,502	-41.71	-18.06
Mortgage-backed securities	21,577	20,247	26,876	27,228	20,927	6.57	390.05
All other securities	9,665	8,528	11,270	12,307	9,972	13.32	36.88
Cash dividends declared.....	37,953	36,017	48,012	45,171	39,010	5.38	133.51
Common	37,953	36,017	48,012	45,171	39,010	5.38	133.51
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.58	2.90	24	3.23	3.35	41	3.21	3.27	44	3.81	4.19	16	3.72	4.08	20
Less: Interest expense	0.25	0.24	65	0.46	0.54	45	0.43	0.48	48	0.73	0.95	27	0.58	0.75	28
Equals: Net interest income (tax equivalent)	2.33	2.65	25	2.77	2.80	42	2.79	2.77	42	3.08	3.21	32	3.14	3.33	33
Plus: Non-interest income	1.10	1.09	55	1.14	1.21	54	1.14	1.21	54	1.23	1.90	73	1.16	0.90	70
Equals: adjusted operating income (tax equivalent)	3.43	3.80	30	3.91	4.06	45	3.93	4.04	46	4.31	4.16	55	4.30	4.27	50
Less: Overhead expense	2.21	2.21	54	2.22	2.59	32	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46
Less: Provision for credit losses	-0.13	-0.12	40	0.47	0.66	33	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	55	0.02	0.03	61	0.02	0.02	59	0.01	0.01	70	-0.03	0	10
Plus: other tax equivalent adjustments	0	0	91	0	0	88	0	0	89	0	0	92	0	0	87
Equals: Pretax net operating income (tax equivalent)	1.38	1.76	22	1.23	0.91	70	1.28	1.04	65	1.46	1.53	41	1.76	1.55	70
Less: Applicable income taxes (tax equivalent)	0.30	0.41	19	0.29	0.21	71	0.30	0.23	68	0.37	0.35	51	0.48	0.32	89
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.08	1.34	26	0.94	0.70	67	0.98	0.81	65	1.09	1.19	37	1.28	1.22	57
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.08	1.34	26	0.94	0.71	66	0.98	0.82	64	1.09	1.19	36	1.28	1.22	57
Memo: Net income (last four quarters)	1.08	1.30	31	1	0.81	67	0.98	0.82	64	1.09	1.19	35	1.28	1.22	57
Net income-BHC and noncontrolling (minority) interest	1.08	1.35	24	0.94	0.72	66	0.98	0.83	64	1.09	1.19	36	1.28	1.22	57
Margin Analysis															
Average earning assets / Average assets	91.93	93.09	36	91.39	92.11	38	91.47	92.32	37	90.93	93.22	23	91.33	93.23	27
Average interest-bearing funds / Average assets	62.41	61.98	59	64.31	64.67	48	64.13	64.06	51	66.66	70.66	32	67.90	70.70	38
Interest income (tax equivalent) / Average earning assets	2.81	3.12	27	3.54	3.64	41	3.51	3.55	45	4.19	4.49	22	4.07	4.38	29
Interest expense / Average earning assets	0.27	0.26	65	0.50	0.58	46	0.47	0.52	50	0.80	1.02	27	0.63	0.81	30
Net interest income (tax equivalent) / Average earning assets	2.54	2.85	25	3.03	3.05	43	3.05	3.01	46	3.38	3.45	39	3.44	3.58	36
Yield or Cost															
Total loans and leases (tax equivalent)	3.65	4.07	28	4.03	4.35	35	4.04	4.27	39	4.70	4.98	32	4.53	4.85	29
Interest-bearing bank balances	0.14	0.13	68	0.44	0.36	73	0.34	0.27	72	1.87	2.26	26	1.51	1.88	27
Federal funds sold and reverse repos		0.25			0.75			0.68		96.97	2.02	98	0.22	1.50	21
Trading assets		0.45			0.65			0.60		0	0.49	39	0	0.70	34
Total earning assets	2.79	3.09	27	3.51	3.61	41	3.49	3.51	45	4.16	4.47	25	4.04	4.33	30
Investment securities (tax equivalent)	1.41	1.77	25	2.42	2.36	54	2.29	2.25	53	2.67	2.74	48	2.41	2.69	28
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.23	34	2.71	1.85	88	2.63	1.75	87	2.44	2.54	47	1.83	2.20	35
Mortgage-backed securities	1.17	1.55	17	2.07	2.17	32	1.90	2.05	29	2.55	2.54	54	2.42	2.44	50
All other securities	1.67	2.85	13	3.04	3.28	47	3.03	3.24	46	3.03	3.80	23	2.66	3.74	14
Interest-bearing deposits	0.18	0.22	45	0.57	0.60	50	0.46	0.53	48	0.93	1.13	34	0.69	0.85	34
Time deposits of \$250K or more	0.78	0.70	63	1.81	1.53	76	1.67	1.42	75	2.15	2.13	49	1.52	1.57	39
Time deposits < \$250K	0.80	0.67	64	1.52	1.47	53	1.44	1.36	57	1.81	1.91	31	1.44	1.42	46
Other domestic deposits	0.09	0.16	31	0.27	0.41	26	0.23	0.36	28	0.59	0.86	28	0.36	0.64	21
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.12	0.18	55	0.43	0.71	35	0.35	0.62	32	1.19	1.23	53	0.69	1.03	47
Other borrowed funds and trading liabilities	0.92	1.29	36	1.20	1.54	35	1.08	1.50	32	2.39	1.03	81	1.71	2.10	11
All interest-bearing funds	0.40	0.38	63	0.72	0.82	45	0.66	0.74	48	1.10	1.34	31	0.85	1.06	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	95,028		87,089		116,879		116,262		89,772						
Fiduciary activities income	35,278		28,782		38,205		34,263		27,003						
Service charges on deposit accounts - domestic	10,404		10,395		13,980		18,866		15,366						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	4,242		3,528		4,789		4,276		4,061						
Insurance activities revenue.....	20		169		174		22		182						
Venture capital revenue.....	-1,031		-980		-741		-1,040		127						
Net servicing fees	997		298		197		2,756		2,255						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	9,177		9,973		14,555		10,273		6,044						
Other non-interest income.....	35,941		34,924		45,720		46,846		34,734						
Total overhead expenses	191,687		170,034		234,288		258,854		193,408						
Personnel expense.....	107,222		95,397		126,719		140,473		107,844						
Net occupancy expense.....	19,535		20,730		27,157		27,682		22,036						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	8,200		7,568		10,008		9,547		5,854						
Other operating expenses.....	56,730		46,339		70,404		81,152		57,674						
Fee income on mutual funds and annuities.....	834		747		997		933		1,027						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	1,462		1,371		1,346		1,531		1,270						
Average personnel expense per employee.....	73.34		69.58		94.14		91.75		84.92						
Average assets per employee.....	7,899.47		7,442.89		7,612.04		6,159.98		6,105.25						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.88	2.14	39	0.86	2.09	38	0.85	2.02	39	0.80	0.66	77	1.14	1.69	53
Overhead expenses / Net Interest Income + non-interest income	64.91	58.85	75	57.21	62.06	32	58.58	62.28	37	64.12	61.79	63	58.36	61.22	37
Percent of Average Assets															
Total overhead expense	2.21	2.21	54	2.22	2.59	32	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46
Personnel expense.....	1.24	1.23	54	1.25	1.30	47	1.24	1.30	45	1.49	1.50	51	1.39	1.46	43
Net occupancy expense.....	0.23	0.24	47	0.27	0.26	57	0.27	0.26	55	0.29	0.32	42	0.28	0.31	41
Other operating expenses.....	0.75	0.72	64	0.70	0.95	32	0.78	0.94	49	0.96	0.76	78	0.82	0.79	58
Overhead less non-interest income	1.12	1.08	47	1.08	1.27	35	1.15	1.25	40	1.51	1.65	37	1.34	1.65	24
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.54	58.34	75	56.83	61.60	33	58.20	61.82	38	63.68	59.91	72	58	60.51	38
Personnel expense.....	36.10	32.89	67	31.89	32.31	43	31.48	32.36	40	34.56	34.17	51	32.34	34.42	38
Net occupancy expense.....	6.58	6.26	55	6.93	6.55	57	6.75	6.58	55	6.81	7.50	35	6.61	7.33	36
Other operating expenses.....	21.86	18.68	75	18.02	22.16	37	19.98	22.28	49	22.31	17.93	77	19.05	18.28	56
Total non-interest income	32	28.20	63	29.11	28.52	58	29.03	28.83	57	28.60	19.83	77	26.92	20.30	76
Fiduciary activities income	11.88	2.27	93	9.62	2.06	93	9.49	2.09	93	8.43	1.61	95	8.10	1.95	89
Service charges on domestic deposit accounts	3.50	3.25	51	3.47	3.23	53	3.47	3.27	54	4.64	3.21	77	4.61	3.58	68
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions.....	1.43	2.46	49	1.18	2.59	45	1.19	2.46	46	1.05	0.91	69	1.22	0.85	71
Insurance activities revenue.....	0.01	0.38	30	0.06	0.41	48	0.04	0.41	44	0.01	0.37	51	0.05	0.46	59
Venture capital revenue.....	-0.35	0.03	0	-0.33	0	2	-0.18	0.01	0	-0.26	0	2	0.04	0	98
Net servicing fees	0.34	0.56	59	0.10	-0.04	63	0.05	0.01	59	0.68	0.22	85	0.68	0.52	76
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	3.09	3.64	54	3.33	3.74	60	3.62	3.92	60	2.53	2.27	70	1.81	1.98	61
Other non-interest income.....	12.10	9.39	74	11.67	9.49	70	11.36	9.65	68	11.52	7.41	83	10.42	7.05	84
Overhead less non-interest income	32.55	29.67	49	27.72	31.97	36	29.17	31.93	40	35.08	39.47	32	31.08	39.75	22
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.21	21.49	36	21.25	18.64	64	21.28	18.63	63	22.91	21.51	58	25.70	18.37	88
Applicable income tax + TE / Pretax net operating income + TE	21.70	23.11	31	23.46	22.16	62	23.37	21.18	67	25.10	23.31	64	27.36	21.35	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,168,806	5,037,736	4,961,083	5,089,500	4,253,351	2.60	58.97	
Commercial and industrial loans	1,388,260	1,745,551	1,473,232	1,207,895	1,048,907	-20.47	121.85	
Loans to individuals	206,396	40,061	37,417	49,754	28,170	415.20	1432.61	
Loans to depository institutions and acceptances of other banks	93	289	877	1,439	326	-67.82	-63.81	
Agricultural loans	45,763	46,756	49,496	50,800	53,364	-2.12	-12.51	
Other loans and leases	361,542	338,690	334,885	356,560	210,205	6.75	176.35	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,170,860	7,209,083	6,856,990	6,755,948	5,594,323	-0.53	76.02	
Less: Allowance for loan and lease losses	92,802	98,841	101,048	53,748	50,648	-6.11	93.96	
Net loans and leases	7,078,058	7,110,242	6,755,942	6,702,200	5,543,675	-0.45	75.80	
Debt securities that reprice or mature in over 1 year	3,893,457	1,930,977	2,138,974	1,498,148	1,227,973	101.63	479.21	
Mutual funds and equity securities	13,012	17,808	5,530	5,952	6,169	-26.93	252.72	
Subtotal	10,984,527	9,059,027	8,900,446	8,206,300	6,777,817	21.26	133.61	
Interest-bearing bank balances	732,473	297,166	569,713	392,742	111,135	146.49	154.10	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	103,787	149,872	122,213	150,109	78,372	-30.75	-30.35	
Trading assets	0	0	0	0	1,438			
Total earning assets	11,820,787	9,506,065	9,592,372	8,749,151	6,968,762	24.35	129.90	
Non-interest-bearing cash and due from depository institutions	151,372	182,555	118,824	136,546	128,838	-17.08	115.26	
Premises, fixed assets, and leases	153,099	151,252	142,905	160,757	117,672	1.22	90.69	
Other real estate owned	3,184	4,978	4,571	3,057	376	-36.04	37.01	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	770,888	694,778	685,375	646,218	486,709	10.95	159.12	
Total assets	12,899,330	10,539,628	10,544,047	9,695,729	7,702,357	22.39	130.66	
Quarterly average assets	12,677,705	10,624,636	10,370,649	9,691,055	7,859,434	19.32	131.05	
Average loans and leases (YTD)	6,942,893	7,103,869	7,089,192	6,506,520	5,563,121	-2.27	105.08	
Memoranda								
Loans held-for-sale	20,225	87,772	42,813	68,699	25,895	-76.96	-92.41	
Loans not held-for-sale	7,150,635	7,121,311	6,814,177	6,687,249	5,568,428	0.41	87.80	
Real estate loans secured by 1–4 family	1,531,011	1,566,633	1,449,785	1,739,181	1,479,085	-2.27	15.34	
Commercial real estate loans	3,503,443	3,322,970	3,356,642	3,218,829	2,679,667	5.43	96.09	
Construction and land development	434,384	409,827	463,620	425,027	312,278	5.99	113.21	
Multifamily	653,481	590,118	573,848	526,123	449,883	10.74	59.69	
Nonfarm nonresidential	2,415,578	2,323,025	2,319,174	2,267,679	1,917,506	3.98	105.82	
Real estate loans secured by farmland	134,352	148,133	154,656	131,490	94,599	-9.30	-2.21	
Total investment securities	4,010,256	2,098,657	2,266,717	1,654,209	1,312,514	91.09	386.15	
U.S. Treasury securities	185,453	29,937	27,837	51,737	25,411	519.48	184.15	
US agency securities (excluding mortgage-backed securities)	38,997	78,478	69,519	163,000	52,342	-50.31	-63.05	
Municipal securities	296,012	316,120	304,711	268,291	203,991	-6.36	40.36	
Mortgage-backed securities	2,705,905	1,575,769	1,786,932	1,061,253	892,403	71.72	822.07	
Asset-backed securities	468,807	0	0	0	0			
Other debt securities	302,070	80,545	72,188	103,976	132,198	275.03	106.83	
Mutual funds and equity securities	13,012	17,808	5,530	5,952	6,169	-26.93	252.72	
Available-for-sale securities	3,997,244	2,080,849	2,261,187	1,648,257	697,685	92.10	416.15	
U.S. Treasury securities	185,453	29,937	27,837	51,737	25,411	519.48	184.15	
US agency securities (excluding mortgage-backed securities)	38,997	78,478	69,519	163,000	52,342	-50.31	-63.05	
Municipal securities	296,012	316,120	304,711	268,291	170,044	-6.36	80.56	
Mortgage-backed securities	2,705,905	1,575,769	1,786,932	1,061,253	317,690	71.72	833.21	
Asset-backed securities	468,807	0	0	0	0			
Other debt securities	302,070	80,545	72,188	103,976	132,198	275.03	106.83	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-180	53,033	49,644	21,193	-5,301			
Available-for-sale securities appreciation (depreciation)	201	270	253	309	-9,528			
Structured notes, fair value	729,221	591,652	628,027	704,692	498,312	23.25	17.79	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Demand deposits	3,453,906	2,595,075	2,552,039	1,832,619	1,464,700	33.09	246.52	
NOW, ATS and transaction accounts	435,023	381,197	407,214	372,486	213,781	14.12	278.44	
Time deposits less brokered deposits < \$250K	868,514	977,418	919,534	1,224,396	968,947	-11.14		
MMDA and other savings accounts	5,902,003	4,438,662	4,599,248	4,162,441	3,073,837	32.97	146.23	
Other non-interest-bearing deposits	0	0	0	0	0			
Core deposits	10,659,446	8,392,352	8,478,035	7,591,942	5,721,265	27.01	169.67	
Time deposits of \$250K or more	156,419	234,093	192,563	297,442	264,089	-33.18		
Foreign deposits	0	0	0	0	0			
Federal funds purchased and repos	241,242	201,641	175,614	205,491	185,796	19.64	13.60	
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	57,583	4,000	4,000	10,194	20,000	1339.58	-79.19	
Other borrowings w/remaining maturity over 1 year	49,233	45,357	45,224	131,183	69,539	8.55	-1.53	
Brokered deposits < \$250K	2,002	16,256	7,251	13,012	263,967	-87.68		
Noncore funding	506,479	501,347	424,652	657,322	803,391	1.02	-45.11	
Trading liabilities	0	0	0	0	1,438			
Subordinated notes and debentures + trust preferred securities	254,230	253,522	253,694	130,556	130,302	0.28	258.91	
Other liabilities	146,099	136,702	117,597	95,475	50,997	6.87	193.58	
Total liabilities	11,566,254	9,283,923	9,273,978	8,475,295	6,707,393	24.58	131.50	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	58	56	56	56	49	3.57	48.72	
Common surplus	1,315,038	1,250,391	1,253,360	1,248,216	1,080,084	5.17	67.86	
Retained earnings	75,643	4,718	20,830	-14,813	-72,167	1503.29		
Accumulated other comprehensive income	-1,366	35,525	33,309	14,960	-6,812			
Other equity capital components	-56,297	-34,985	-37,486	-27,985	-6,190			
Total holding company equity capital	1,333,076	1,255,705	1,270,069	1,220,434	994,964	6.16	123.64	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	1,333,076	1,255,705	1,270,069	1,220,434	994,964	6.16	123.64	
Total liabilities and capital	12,899,330	10,539,628	10,544,047	9,695,729	7,702,357	22.39	130.66	
Memoranda								
Non-interest-bearing deposits	3,453,906	2,595,075	2,552,039	1,832,619	1,464,700	33.09	246.52	
Interest-bearing deposits	7,363,961	6,047,626	6,125,810	6,069,777	4,784,621	21.77	120.49	
Total deposits	10,817,867	8,642,701	8,677,849	7,902,396	6,249,321	25.17	149.46	
Long-term debt that reprices within 1 year	104,425	0	0	83,600	50,000		30.53	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,270,069	1,220,434	1,220,434	994,964	935,003			
Accounting restatements	0	-15,922	-15,922	0	0			
Net income	93,523	71,999	100,344	102,953	98,928			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	5,195	0	0	0	0			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	22,038	9,669	12,272	24,292	0			
Changes incident to business combinations	58,955	0	0	166,281	0			
Less: Dividends declared	37,953	36,017	48,012	45,171	39,010			
Change in other comprehensive income	-34,675	20,565	18,349	21,772	-3,397			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	4,315	7,148	3,927	3,440			
Holding company equity capital, ending balance	1,333,076	1,255,705	1,270,069	1,220,434	994,964			

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	40.07	36.06	57	47.80	36.66	70	47.05	36.22	72	52.49	52.67	48	55.22	53.63	51
Commercial and industrial loans	10.76	11.11	54	16.56	14.40	63	13.97	13.52	53	12.46	11.45	59	13.62	11.42	67
Loans to individuals	1.60	3.60	51	0.38	3.57	22	0.35	3.40	22	0.51	2.71	36	0.37	2.65	27
Loans to depository institutions and acceptances of other banks	0	0.02	67	0	0.03	69	0.01	0.03	77	0.01	0	92	0	0	90
Agricultural loans.....	0.35	0.21	75	0.44	0.20	80	0.47	0.19	80	0.52	0.53	71	0.69	0.47	74
Other loans and leases.....	2.80	4.26	47	3.21	4.66	48	3.18	4.63	50	3.68	1.08	86	2.73	2.64	60
Net loans and leases.....	54.87	58.81	36	67.46	63	59	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40
Debt securities over 1 year.....	30.18	18.32	87	18.32	14.80	71	20.29	15.55	72	15.45	13.66	65	15.94	13.20	66
Mutual funds and equity securities	0.10	0.05	75	0.17	0.06	83	0.05	0.05	65	0.06	0.06	67	0.08	0.05	74
Subtotal	85.16	78.17	76	85.95	79.07	76	84.41	78.16	70	84.64	86.76	30	88	87.24	50
Interest-bearing bank balances	5.68	9.37	33	2.82	6.40	28	5.40	7.51	37	4.05	2.97	68	1.44	2.30	49
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.80	1.51	42	1.42	1.85	54	1.16	1.68	47	1.55	2.10	52	1.02	2.14	46
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0.02	0.02	76
Total earning assets.....	91.64	91.57	51	90.19	90.87	41	90.97	91.05	48	90.24	92.39	21	90.48	92.24	25
Non-interest cash and due from depository institutions.....	1.17	0.99	63	1.73	1.03	90	1.13	1.07	50	1.41	1.14	69	1.67	1.25	74
Other real estate owned.....	0.02	0.01	76	0.05	0.03	78	0.04	0.02	80	0.03	0.04	57	0	0.04	27
All other assets.....	7.19	7.39	48	8.07	8.03	49	7.90	7.82	51	8.35	6.41	78	7.85	6.39	70
Memoranda															
Short-term investments	6.48	12.31	24	4.24	10.21	25	6.56	11.17	29	5.60	5.36	59	2.46	4.70	38
U.S. Treasury securities.....	1.44	1.18	69	0.28	0.91	58	0.26	0.84	62	0.53	0.29	78	0.33	0.37	74
US agency securities (excluding mortgage-backed securities)	0.30	0.75	50	0.74	0.59	68	0.66	0.63	67	1.68	1.25	64	0.68	1.67	49
Municipal securities	2.29	1.70	66	3	1.60	74	2.89	1.69	72	2.77	2.58	63	2.65	2.66	61
Mortgage-backed securities	20.98	13.46	82	14.95	11.20	70	16.95	11.75	75	10.95	9.38	61	11.59	8.73	69
Asset-backed securities	3.63	0.47	92	0	0.31	24	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	2.34	0.51	93	0.76	0.40	77	0.68	0.42	75	1.07	0.53	78	1.72	0.52	85
Loans held-for-sale.....	0.16	0.50	43	0.83	0.52	74	0.41	0.52	54	0.71	0.39	82	0.34	0.29	76
Loans held for investment	55.43	58.34	38	67.57	63.22	58	64.63	61.72	49	68.97	72.01	31	72.30	73.24	42
Real estate loans secured by 1–4 family	11.87	11.57	54	14.86	12.28	60	13.75	11.91	59	17.94	16.02	63	19.20	16.83	65
Revolving	2.15	1.44	66	3.38	1.72	80	3.18	1.66	79	3.98	2.24	78	3.63	2.43	70
Closed-end, secured by first liens	9.56	9.73	52	11.16	10.10	56	10.28	9.81	55	13.52	13.07	61	14.94	13.60	61
Closed-end, secured by junior liens	0.16	0.19	60	0.32	0.24	75	0.29	0.22	75	0.44	0.37	59	0.63	0.41	77
Commercial real estate loans	27.16	22.35	61	31.53	22.30	69	31.83	22.22	74	33.20	33.26	53	34.79	33.39	58
Construction and land development	3.37	3.40	53	3.89	3.47	58	4.40	3.40	65	4.38	5	50	4.05	4.78	50
Multifamily.....	5.07	3.32	78	5.60	3.10	83	5.44	3.12	79	5.43	4.76	70	5.84	5.12	72
Nonfarm nonresidential	18.73	14.65	66	22.04	14.72	74	22	14.72	74	23.39	21.85	59	24.90	21.85	66
Real estate loans secured by farmland.....	1.04	0.35	83	1.41	0.33	87	1.47	0.33	89	1.36	0.95	71	1.23	0.88	72

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	72.08	60.51	66	69.88	56.15	72	72.35	57.15	77	75.33	72.74	55	76.03	72.88	54
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.35	20	52	21.73	19.51	55	21.14	19.43	55	25.74	22.29	61	26.44	23.13	62
Real estate loans secured by 1–4 family.....	3.87	2.47	70	4.94	2.66	80	4.89	2.64	80	5.71	3.13	80	4.99	3.34	72
Revolving	17.48	17.35	52	16.79	16.64	46	16.25	16.59	48	20.03	18.71	59	21.44	19.33	60
Closed-end.....	48.86	37.13	68	46.09	33.63	74	48.95	34.63	79	47.64	46.16	57	47.90	45.57	59
Construction and land development.....	6.06	5.69	57	5.68	5.18	60	6.76	5.26	65	6.29	6.97	51	5.58	6.53	49
1–4 family.....	0.44	1.19	42	0.54	0.94	49	0.64	0.93	51	0.58	1.47	36	0.79	1.52	44
Other.....	5.62	4.46	62	5.14	4.09	63	6.12	4.19	69	5.71	5.34	57	4.79	4.90	53
Multifamily.....	9.11	5.41	82	8.19	4.78	83	8.37	4.96	80	7.79	6.42	70	8.04	6.76	73
Nonfarm nonresidential	33.69	24.45	72	32.22	22.19	76	33.82	22.93	79	33.57	30.59	65	34.28	30.16	67
Owner-occupied.....	12.58	8.31	74	12.78	7.46	81	13.30	7.68	82	13.34	10.68	70	14.47	10.31	79
Other.....	21.11	15.83	69	19.44	14.52	67	20.53	14.95	69	20.22	19.36	55	19.81	19.35	57
Real estate loans secured by farmland.....	1.87	0.61	84	2.05	0.52	86	2.26	0.54	88	1.95	1.38	72	1.69	1.27	72
Loans to depository institutions and acceptances of other banks.....	0	0.03	69	0	0.06	69	0.01	0.06	75	0.02	0	91	0.01	0	90
Commercial and industrial loans	19.36	19.45	56	24.21	22.98	57	21.49	22.17	50	17.88	16.16	62	18.75	16.21	66
Loans to individuals	2.88	6.58	51	0.56	6.23	22	0.55	6.13	21	0.74	4	37	0.50	3.89	27
Credit card loans	0	0.51	22	0	0.63	49	0	0.65	22	0.02	0.04	73	0.03	0.04	76
Agricultural loans.....	0.64	0.38	76	0.65	0.31	78	0.72	0.32	79	0.75	0.78	70	0.95	0.69	74
Other loans and leases.....	5.04	8.42	48	4.70	9.11	44	4.88	9.09	46	5.28	1.48	87	3.76	3.74	60
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	456.65	383.43	62	484.56	387.92	68	467.99	381.27	64	521.39	493.53	57	509.64	505.61	50
Real estate loans secured by 1–4 family.....	135.26	124.74	58	150.69	130.23	59	136.76	125.03	55	178.17	151.03	67	177.23	161.34	63
Revolving	24.49	15.53	71	34.29	18.32	75	31.65	17.42	75	39.53	21.25	80	33.48	23.52	70
Closed-end.....	110.77	107.54	54	116.40	110.40	55	105.11	106.14	52	138.63	127.10	62	143.75	134.73	64
Commercial real estate loans	309.52	238.58	67	319.63	237.16	69	316.64	234.65	68	329.75	311.74	60	321.08	316.03	54
Construction and land development.....	38.38	36.07	57	39.42	36.48	60	43.73	35.62	63	43.54	46.63	51	37.42	44.92	45
1–4 family.....	2.77	7.44	43	3.78	6.64	48	4.17	6.34	50	4.04	9.52	32	5.30	10.21	42
Other.....	35.60	28.34	62	35.64	28.60	63	39.56	28.16	67	39.50	35.90	58	32.12	33.75	53
Multifamily.....	57.73	35.29	80	56.76	32.93	83	54.13	32.74	78	53.90	44.76	72	53.91	48.38	69
Nonfarm nonresidential	213.41	156.30	71	223.44	156.60	73	218.77	155.06	69	232.31	206.64	63	229.76	208.15	58
Owner-occupied.....	79.67	52.63	75	88.63	52.43	78	86.01	52.37	77	92.34	71.54	74	96.98	70.68	74
Other.....	133.74	100.99	67	134.81	101.87	63	132.77	100.54	64	139.97	130.65	57	132.78	134.17	50
Real estate loans secured by farmland.....	11.87	3.67	85	14.25	3.43	88	14.59	3.44	89	13.47	8.66	73	11.34	8.13	72
Loans to depository institutions and acceptances of other banks.....	0.01	0.20	68	0.03	0.31	69	0.08	0.28	76	0.15	0.01	92	0.04	0.01	90
Commercial and industrial loans	122.65	116.17	60	167.90	150.16	58	138.97	139.91	50	123.74	106.70	64	125.68	107.07	66
Loans to individuals	18.23	36.56	53	3.85	36.83	23	3.53	37.47	23	5.10	24.83	38	3.38	24.45	24
Credit card loans	0	2.58	22	0.02	3.28	50	0	3.30	22	0.15	0.24	72	0.20	0.24	76
Agricultural loans.....	4.04	2.03	78	4.50	1.99	79	4.67	1.88	80	5.20	4.86	72	6.39	4.49	75
Other loans and leases.....	31.94	47.63	49	32.58	49.92	45	31.59	49.54	46	36.53	10.25	87	25.19	25.58	62
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.16	29.25	68	33.74	26.62	67	36.15	27.32	71	34.87	35.38	55	34.20	35.09	54
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.44	187.63	63	233.97	186.45	61	233.85	183.76	62	241.33	239.13	56	229.24	243.62	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	315.10	244.92	67	322.60	243.47	70	319.86	240.85	68	333.66	315.15	59	326.22	318.90	54

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	6.48	12.31	24	4.24	10.21	25	6.56	11.17	29	5.60	5.36	59	2.46	4.70	38
Liquid assets	29.57	29.12	49	20.53	24.65	45	24.40	26.22	52	18.62	16.28	68	15.73	15.56	54
Investment securities	31.09	20.37	83	19.91	17.19	66	21.50	17.85	67	17.06	16.41	58	17.04	16.02	60
Net loans and leases	54.87	58.81	36	67.46	63	59	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40
Net loans, leases and standby letters of credit	55.15	59.61	36	67.81	63.89	59	64.39	62.48	46	69.51	72.78	31	72.34	73.71	39
Core deposits	82.64	75.52	80	79.63	69.20	80	80.41	70.67	82	78.30	71.61	74	74.28	69.97	66
Noncore funding	3.93	10.15	22	4.76	15.53	15	4.03	14.13	12	6.78	14.61	21	10.43	16.58	27
Time deposits of \$250K or more	1.21	1.67	42	2.22	2.35	55	1.83	2.11	51	3.07	4.33	39	3.43	4.28	52
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.87	1.19	78	1.91	1.44	72	1.67	1.47	70	2.12	0.77	84	2.41	0.96	83
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	1.87	0.54	85	1.91	0.59	83	1.67	0.54	81	2.12	0.75	85	2.41	0.97	83
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.45	0.88	55	0.04	1.75	20	0.04	1.24	27	0.11	2.75	23	0.26	3.63	23
Earning assets that reprice within 1 year	27.39	38.80	22	27.26	38.76	21	28.94	39.38	23	31.24	33.16	48	29.30	32.35	47
Interest-bearing liabilities that reprice within 1 year	5.58	6.64	56	7.63	8.86	54	7.35	8.20	60	10.50	18.54	33	12.98	18.20	44
Long-term debt that reprices within 1 year	0.81	0.27	83	0	0.52	27	0	0.47	27	0.86	0.15	88	0.65	0.16	85
Net assets that reprice within 1 year	21	30.83	24	19.63	27.76	31	21.58	29.11	33	19.87	13.71	61	15.67	12.98	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3	-3.31	52	0.60	6.19	37	-3	3.20	34	1.39	10.70	21	9.06	13.54	31
Net short-term noncore funding dependence	-3.75	-9.17	67	-0.53	-2.71	52	-3.97	-4.76	48	-1.15	5.88	25	6.93	8.57	39
Short-term investment / Short-term noncore funding	196.98	304.29	44	111.98	149.65	51	204.73	184.19	62	121.04	78.10	76	28.76	62.28	46
Liquid assets - short-term noncore funding / Nonliquid assets	37.31	36.72	54	21.07	24.47	56	28.04	28.18	58	17.20	6.90	78	8.51	4.17	67
Net loans and leases / Total deposits	65.43	73.05	31	82.27	82.06	46	77.85	79.43	43	84.81	90.96	27	88.71	92.88	32
Net loans and leases / Core deposits	66.40	78.83	28	84.72	92.26	38	79.69	88.34	35	88.28	102.55	21	96.90	106.50	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.36			-0.68	-0.47	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.02	1.06	21	5.50	4.54	66	5.05	4.31	66	2.30	1.28	78	-1.22	-1.95	62
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	37	0	0	45	0	0.02	36	0	-0.02	59	-0.01	-0.04	48
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	7.25	23	46.37	10.76	90
Available-for-sale securities	99.68	84.59	75	99.15	86.72	69	99.76	87.23	78	99.64	91.33	64	53.16	88.32	10
U.S. Treasury securities	4.62	6.01	66	1.43	5.26	54	1.23	4.72	56	3.13	2.07	79	1.94	2.08	74
US agency securities (excluding mortgage-backed securities)	0.97	4.24	45	3.74	3.94	68	3.07	4.01	61	9.85	8.16	62	3.99	11	43
Municipal securities	7.38	8.38	60	15.06	9.87	71	13.44	9.83	70	16.22	15.40	59	15.54	16.63	55
Mortgage-backed securities	67.47	66.09	48	75.08	66.61	63	78.83	66.64	65	64.15	57.07	58	67.99	54.50	69
Asset-backed securities	11.69	2.45	90	0	1.91	24	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	7.53	3.01	83	3.84	2.93	71	3.18	3.01	65	6.29	3.73	76	10.07	3.75	81
Mutual funds and equity securities	0.32	0.29	69	0.85	0.38	78	0.24	0.35	60	0.36	0.49	65	0.47	0.41	72
Debt securities 1 year or less	2.59	8.18	25	7.14	11.25	42	5.39	10.55	33	9.07	13.55	47	5.97	13.91	39
Debt securities 1 to 5 years	15.16	17.39	51	10.44	17.70	43	10.93	17.03	44	21.85	23.43	52	52.96	23.42	90
Debt securities over 5 years	81.92	72.07	61	81.57	68.10	65	83.43	69.86	66	68.71	58.63	58	40.60	58.36	25
Pledged securities	18.18	33.37	31	28.19	37.16	36	27.71	35.67	39	42.60	43.76	49	37.97	42.20	47
Structured notes, fair value	0.01	0.06	83	0.01	0.02	86	0.01	0.02	86	0.02	0.09	78	0.40	0.15	87
Percent Change from Prior Like Quarter															
Short-term investments	87.07	64.27	70	-13.60	124.80	6	27.46	183.32	22	186.45	32.84	89	-40.78	16.28	12
Investment securities	91.09	32.48	90	21.88	20.30	61	37.03	23.62	73	26.03	4.80	88	-0.69	8.02	31
Core deposits	27.01	16.96	84	11.09	26	10	11.67	26.88	8	32.70	9.96	94	4.27	10.40	35
Noncore funding	1.02	-21.64	80	-32.51	-6.57	17	-35.40	-12.18	24	-18.18	4.16	20	-35.89	6.76	7

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,754,371	1,649,566	1,398,483
Commit: Secured commercial real estate loans	316,067	320,855	309,528	387,576	344,935
Commit: Unsecured real estate loans	35,005	54,399	48,279	64,620	29,354
Credit card lines (reported semiannually, June/Dec)	0		0	17,035	16,561
Securities underwriting		0	0	0	0
Standby letters of credit	35,500	36,687	33,478	37,145	28,574
Commercial and similar letters of credit	2,829	5,104	5,459	5,436	3,583
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	49,535	141,919	85,942	135,255	48,571
Written options contracts (interest rate)	31,597	57,800	45,122	69,079	27,182
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	899,134	861,051	859,909	650,836	243,661
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					16.64	22.01	32	17.01	16.97	53	18.16	17.31	59		
Standby letters of credit	0.28	0.66	30	0.35	0.72	37	0.32	0.71	32	0.38	0.36	59	0.37	0.35	57
Commercial and similar letters of credit	0.02	0.02	70	0.05	0.02	85	0.05	0.02	86	0.06	0.01	89	0.05	0.01	87
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0	47	0	0	47
Derivative contracts	7.60	47.31	28	10.06	51.49	26	9.40	48.62	26	8.82	2.95	82	4.15	6.51	50
Interest rate contracts	7.60	35.15	30	10.06	36.10	28	9.40	34.36	28	8.82	2.87	82	4.15	6.40	50
Interest rate futures and forward contracts	0.38	4.39	55	1.35	8.89	58	0.82	6.21	52	1.39	0.08	93	0.63	0.25	81
Written options contracts (interest rate)	0.24	1.69	36	0.55	2.33	41	0.43	2.18	37	0.71	0.13	88	0.35	0.26	70
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	6.97	20.27	35	8.17	20.71	35	8.16	20.83	34	6.71	2.19	80	3.16	5.18	52
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					24.75	42.82	31	25.35	24.81	55	25.14	25.18	50		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	980,266	1,060,770	990,973	855,170	319,414
Interest rate contracts	980,266	1,060,770	990,973	855,170	319,414
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	49,535	141,919	85,942	135,255	48,571
Written options	31,597	57,800	45,122	69,079	27,182
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	31,597	57,800	45,122	69,079	27,182
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	899,134	861,051	859,909	650,836	243,661
Held for trading.....	0	0	0	0	243,661
Interest rate contracts	0	0	0	0	243,661
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	980,266	1,060,770	990,973	855,170	75,753
Interest rate contracts	980,266	1,060,770	990,973	855,170	75,753
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	899,133	861,051	859,909	580,837	292,232
One year or less	20,735	20,000	20,000	0	48,571
Over 1 year to 5 years	231,442	223,439	220,883	139,585	55,316
Over 5 years	646,956	617,612	619,026	441,252	188,345
Gross negative fair value (absolute value)	24,501	45,525	38,403	14,821	2,643
Gross positive fair value.....	21,869	39,711	33,918	13,400	2,062
Held for trading.....	0	0	0	0	1,438
Non-traded.....	21,869	39,711	33,918	13,400	624
Current credit exposure on risk-based capital derivative contracts	21,330	38,144	32,685	12,354	1,438
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
Equity, commodity, and other contracts	5.05	12.59	48	13.38	14.59	60	8.67	14.05	53	15.82	14.06	65	15.21	11.75	70
Futures and forwards	3.22	7.18	43	5.45	8.60	51	4.55	8.18	49	8.08	11.73	60	8.51	11.14	68
Written options	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Exchange-traded	3.22	6.91	45	5.45	8.13	53	4.55	7.73	52	8.08	10.84	60	8.51	10.65	68
Over-the-counter	0	3.41	19	0	3.51	18	0	3.42	19	0	2.45	35	0	1.29	38
Purchased options	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Exchange-traded	0	3.01	20	0	2.98	20	0	2.86	21	0	2.28	36	0	1.22	38
Over-the-counter	91.72	71.71	69	81.17	67.37	58	86.77	68.76	61	76.11	64.61	49	76.28	65.42	41
Swaps	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	76.28	13.60	84
Held for trading	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	76.28	12.87	85
Interest rate contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	23.72	86.40	15
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	23.72	85.51	15
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	91.72	91.91	32	81.17	90.28	23	86.77	91.48	27	67.92	80.07	29	91.49	82.85	40
One year or less	2.12	27.90	18	1.89	31.66	11	2.02	32.05	11	0	15.20	15	15.21	12.75	70
Over 1 year to 5 years	23.61	29.78	42	21.06	27.15	47	22.29	27.06	50	16.32	22.92	47	17.32	22.66	51
Over 5 years	66	29.19	84	58.22	28.15	81	62.47	29.56	81	51.60	34.12	65	58.97	36.28	67
Gross negative fair value (absolute value)	2.50	1.18	90	4.29	1.65	90	3.88	1.55	89	1.73	1.30	61	0.83	0.66	58
Gross positive fair value	2.23	1.59	79	3.74	2.48	73	3.42	2.23	79	1.57	1.14	69	0.65	1.10	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	57	0.05	0.07	61	0.04	0.07	60	0.02	0	83	0	0.01	60
Gross positive fair value (X)	0.02	0.06	40	0.04	0.10	37	0.03	0.09	37	0.01	0	87	0	0.01	50
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	82
Non-traded (X)	0.02	0.01	78	0.04	0.02	80	0.03	0.02	81	0.01	0	92	0	0.01	40
Current credit exposure (X)	0.02	0.05	50	0.04	0.07	44	0.03	0.06	43	0.01	0.01	74	0	0	55
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.59	48	0.52	0.91	47	0.45	0.85	46	0.17	0.10	72	0.02	0.06	53

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		101,048		53,748		53,748		50,648		53,582					
Gross losses		3,711		9,247		11,088		11,760		10,944					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		1,652		1,851		2,758		4,454		3,581					
Net losses		2,059		7,396		8,330		7,306		7,363					
Provision for loan and lease losses		-10,365		35,656		38,797		10,406		4,429					
Adjustments		4,178		16,833		16,833		0		0					
Ending balance		92,802		98,841		101,048		53,748		50,648					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.12	-0.12	42	0.47	0.66	32	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33
Provision for loan and lease losses / Average loans and leases	-0.20	-0.21	41	0.67	1.06	29	0.55	0.82	31	0.16	0.16	58	0.08	0.16	33
Provision for loan and lease losses / Net loan and lease losses	-503.40	-65.12	15	482.10	587.54	57	465.75	487.86	63	142.43	142.73	58	60.15	182.69	21
Allowance for loan and lease losses / Total loans and leases not held for sale	1.30	1.32	52	1.39	1.58	41	1.48	1.58	48	0.80	0.94	31	0.91	0.94	50
Allowance for loan and lease losses / Total loans and leases	1.29	1.30	53	1.37	1.55	41	1.47	1.55	50	0.80	0.93	32	0.91	0.93	50
Allowance for loan and lease losses / Net loans and leases losses (X)	33.80	17.40	83	10.02	11.29	61	12.13	11.58	69	7.36	17.18	41	6.88	21.35	32
Allowance for loan and lease losses / Nonaccrual assets	365.81	330.05	71	413.60	301.93	76	440.68	299.17	80	192.67	315.75	50	144.72	285.36	35
ALLL / 90+ days past due + nonaccrual loans and leases	358.86	271.93	76	408.82	249.38	81	415.82	244.34	82	182.15	283.41	52	138.39	259.30	35
Gross loan and lease losses / Average loans and leases	0.07	0.20	22	0.17	0.35	38	0.16	0.34	34	0.18	0.16	64	0.20	0.15	70
Recoveries / Average loans and leases	0.03	0.08	28	0.03	0.07	31	0.04	0.07	31	0.07	0.05	74	0.06	0.05	66
Net losses / Average loans and leases	0.04	0.12	29	0.14	0.28	41	0.12	0.27	35	0.11	0.11	60	0.13	0.09	71
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	14.90	25.09	31	15.74	24.77	32	23.45	33.98	37	40.70	41.80	57	57.40	51.25	69
Earnings coverage of net loan and lease losses (X)	52.11	26.30	77	17.26	20.97	61	20.05	22.91	63	19.83	22.46	54	18.79	29.27	50
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans	0.01	0.02	59	0.04	0.04	63	0.04	0.04	58	0	0.02	44	0.10	0.01	92
Real estate loans secured by 1–4 family	-0.02	-0.01	35	0.01	0.01	58	0.05	0.01	85	-0.01	0.02	23	0.02	0.01	69
Revolving	-0.08	-0.07	29	-0.02	0.01	29	0.14	0.01	89	0	0.02	31	0	0.02	28
Closed-end	-0.01	-0.01	43	0.02	0.01	72	0.02	0	78	-0.01	0.02	20	0.03	0.01	75
Commercial real estate loans	0.02	0.04	60	0.06	0.06	65	0.04	0.07	50	0.05	0.02	78	0.14	0.01	94
Construction and land development	0	0.01	42	-0.06	0	12	-0.13	0	2	-0.13	-0.02	8	-0.04	-0.02	19
1–4 family	0	0	20	-0.03	0	6	-0.03	0	8	-0.04	0	2	0.03	0	94
Other	0	0.01	41	-0.02	0	15	-0.10	0	1	-0.09	-0.02	11	-0.07	-0.02	14
Multifamily	0	0.01	25	0	0	19	0	0	20	0	0	17	0	0	16
Nonfarm nonresidential	0.03	0.05	62	0.10	0.08	65	0.08	0.11	58	0.10	0.03	82	0.20	0.02	95
Owner-occupied	0.04	0.01	87	0.07	0.02	87	0.05	0.02	80	0.02	0.01	78	0.06	0.01	92
Other	0	0.04	20	0.03	0.05	58	0.03	0.08	48	0.08	0.01	87	0.14	0.01	94
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	-1.03	0.01	0	0	0	49
Commercial and industrial loans	0.16	0.19	54	0.42	0.46	57	0.41	0.47	51	0.49	0.27	76	0.26	0.18	67
Loans to individuals	0.07	0.72	9	1.36	1.25	68	1.20	1.13	67	0.91	0.74	71	1.77	0.71	88
Credit card loans		2.27		0	3.33	10		2.92		0.56	1.89	31	0.95	1.65	48
Agricultural loans	0	0.02	23	0	0.11	38	0	0.19	35	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	-0.04	0.09	6	-0.02	0.14	7	-0.02	0.15	6	0.19	0.14	75	0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	6,446		6,708		7,578		14,271		7,121						
90+ days past due loans and leases	491		279		1,371		1,611		1,601						
Nonaccrual loans and leases	25,369		23,898		22,930		27,896		34,997						
Total past due and nonaccrual loans and leases	32,306		30,885		31,879		43,778		43,719						
Restructured 30–89 days past due	0		291		15		0		126						
Restructured 90+ days past due	0		0		124		0		0						
Restructured nonaccrual	1,285		1,254		1,126		701		392						
Total restructured loans and leases	1,285		1,545		1,265		701		518						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	2,083		3,926		3,814		5,005		8,319						
Other real estate owned	3,184		4,978		4,571		3,057		376						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.09	0.29	18	0.09	0.37	14	0.11	0.39	11	0.21	0.31	38	0.13	0.32	21
90+ days past due loans and leases	0.01	0.09	35	0	0.13	29	0.02	0.12	41	0.02	0.03	65	0.03	0.03	69
Nonaccrual loans and leases	0.35	0.54	30	0.33	0.66	22	0.33	0.66	20	0.41	0.48	48	0.63	0.49	69
90+ days past due and nonaccrual loans and leases	0.36	0.68	24	0.34	0.84	16	0.35	0.85	17	0.44	0.54	42	0.65	0.54	67
30–89 days past due restructured	0	0.01	19	0	0.01	56	0	0.01	33	0	0	29	0	0.01	60
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	70	0	0	45	0	0	43
Nonaccrual restructured	0.02	0.12	17	0.02	0.14	16	0.02	0.13	17	0.01	0.07	25	0.01	0.10	18
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.29	18	0.09	0.37	14	0.11	0.40	11	0.21	0.31	38	0.13	0.32	21
90+ days past due assets	0.01	0.09	33	0	0.13	26	0.02	0.12	41	0.02	0.03	65	0.03	0.03	69
Nonaccrual assets	0.35	0.55	29	0.33	0.67	22	0.33	0.67	20	0.41	0.48	47	0.63	0.49	69
30+ days past due and nonaccrual assets	0.45	1	18	0.43	1.25	9	0.46	1.29	8	0.65	0.87	40	0.78	0.88	54
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.40	21	0.23	0.52	16	0.23	0.52	20	0.30	0.39	40	0.48	0.39	66
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.42	22	0.28	0.55	19	0.27	0.55	20	0.34	0.45	40	0.48	0.45	59
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.24	0.48	20	0.31	0.61	21	0.30	0.60	22	0.37	0.56	33	0.57	0.59	51
Allowance for loan and lease losses	33.01	67.85	22	33.48	66.38	18	31.13	66.66	17	66.90	92.08	41	86.51	95.97	51
Equity capital + allowance for loan and lease losses	2.15	4.12	24	2.44	5.10	21	2.29	4.97	21	2.82	4.77	31	4.19	5.09	44
Tier 1 capital + allowance for loan and lease losses	2.66	4.89	23	3.11	6.26	21	2.90	6.05	20	3.68	5.30	37	5.25	5.65	51
Loans and leases + other real estate owned	0.43	0.82	26	0.46	0.98	17	0.46	0.97	18	0.53	0.78	33	0.82	0.82	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30-89 days past due.....	0.10	0.25	27	0.13	0.35	28	0.14	0.39	20	0.24	0.28	53	0.16	0.29	38
	90+ days past due	0.01	0.12	44	0.01	0.17	43	0.03	0.16	53	0.03	0.03	68	0.02	0.03	64
	Nonaccrual.....	0.29	0.60	27	0.32	0.70	20	0.29	0.76	17	0.37	0.45	43	0.40	0.48	50
Commercial and industrial	30-89 days past due.....	0.09	0.24	32	0	0.24	7	0.02	0.23	7	0.17	0.22	50	0.03	0.23	25
	90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0.02	0.02	72	0.07	0.02	87
	Nonaccrual.....	0.74	0.65	65	0.45	0.80	27	0.58	0.75	42	0.75	0.74	63	1.71	0.61	87
Individuals	30-89 days past due.....	0.09	0.60	18	0.29	0.74	27	0.57	0.83	36	0.20	0.60	30	0.13	0.68	25
	90+ days past due	0	0.08	18	0	0.11	17	0.18	0.14	72	0	0.02	31	0	0.03	31
	Nonaccrual.....	0.02	0.17	26	0.22	0.24	61	0.28	0.28	65	0.10	0.12	58	0.06	0.15	44
Depository institution loans	30-89 days past due.....	0	0.03	44	0	0.01	45	0	0	46	0	0	50	0	0	50
	90+ days past due	0	0	47	0	0	48	0	0	46	0	0	50	0	0	50
	Nonaccrual.....	0	0	47	0	0	49	0	0	47	0	0	50	0	0	50
Agricultural	30-89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.10	34	0	0.11	34
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	47	0	0.01	44
	Nonaccrual.....	0.02	0.51	53	0.04	0.72	49	0	0.49	24	0.09	0.80	59	0	0.46	31
Foreign governments	30-89 days past due.....		0			3.73			0							
	90+ days past due		0			0			0							
	Nonaccrual.....		0.17			0.04			0.09							
Other loans and leases	30-89 days past due.....	0	0.11	31	0	0.14	39	0	0.18	15	0.02	0.28	56	0.01	0.18	53
	90+ days past due	0	0.01	33	0	0.01	74	0	0.01	33	0	0	40	0	0	85
	Nonaccrual.....	0	0.13	20	0	0.19	18	0	0.15	39	0	0.04	37	0.03	0.04	78

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.27	0.36	50	0.39	0.51	46	0.46	0.65	44	0.35	0.53	43	0.39	0.52	51
	90+ days past due	0.03	0.25	52	0.02	0.36	49	0.09	0.33	61	0.05	0.05	73	0.05	0.04	70
	Nonaccrual	0.55	0.76	43	0.54	0.91	34	0.61	0.89	40	0.51	0.55	51	0.45	0.61	44
Revolving	30–89 days past due	0.49	0.33	73	0.49	0.40	65	0.66	0.48	70	0.29	0.36	51	0.31	0.36	56
	90+ days past due	0.05	0.03	79	0.03	0.02	78	0.01	0.03	70	0.01	0.01	76	0	0.02	37
	Nonaccrual	0.64	1.05	51	0.49	1.28	35	0.52	1.13	37	0.36	0.34	57	0.46	0.35	67
Closed-end	30–89 days past due	0.22	0.36	45	0.37	0.52	44	0.40	0.65	36	0.37	0.56	42	0.40	0.54	51
	90+ days past due	0.03	0.27	53	0.01	0.41	44	0.11	0.38	64	0.06	0.05	75	0.06	0.05	74
Junior lien	30–89 days past due	0.54	0.71	43	0.56	0.89	38	0.63	0.87	46	0.56	0.57	52	0.45	0.64	40
	Nonaccrual	0.03	0.01	89	0.04	0.02	86	0.06	0.02	88	0.04	0.02	80	0.05	0.02	83
	90+ days past due	0	0	80	0	0	69	0.01	0	92	0	0	41	0	0	81
	Nonaccrual	0.04	0.04	61	0.05	0.05	56	0.05	0.04	64	0.04	0.03	69	0.05	0.03	72
Commercial real estate	30–89 days past due	0.03	0.16	22	0.01	0.21	15	0.01	0.26	11	0.18	0.15	66	0.04	0.16	30
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.02	0.02	76	0	0.02	66
	Nonaccrual	0.19	0.48	29	0.22	0.53	27	0.16	0.62	16	0.30	0.34	52	0.39	0.41	61
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0.10	0.28	50	0.03	0.20	52	0.12	0.17	61
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0.02	0	90
	Nonaccrual	0	0.31	14	0.06	0.32	38	0	0.41	23	0.15	0.18	67	0.02	0.18	48
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0.05	0.03	75	0.02	0.05	69	0.12	0.07	77
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
Other	Nonaccrual	0	0.02	31	0.06	0.03	80	0	0.03	55	0.15	0.01	91	0.02	0.04	76
	30–89 days past due	0	0.10	21	0	0.17	16	0.05	0.22	50	0	0.12	54	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0.02	0	93
	Nonaccrual	0	0.25	15	0	0.26	25	0	0.35	12	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.03	38	0.02	0.03	78
	90+ days past due	0	0	46	0	0	43	0	0	45	0.09	0	95	0	0	46
	Nonaccrual	0.07	0.13	67	0.08	0.09	59	0.08	0.11	58	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.04	0.12	34	0.02	0.21	22	0	0.23	6	0.25	0.13	80	0.03	0.17	31
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.01	0.02	76	0	0.02	34
	Nonaccrual	0.26	0.58	31	0.29	0.68	27	0.22	0.80	20	0.40	0.36	56	0.54	0.52	62
Owner Occupied	30–89 days past due	0.02	0.04	48	0.02	0.07	34	0	0.07	8	0.16	0.06	83	0.03	0.08	49
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	81	0	0	38
	Nonaccrual	0.25	0.20	60	0.26	0.26	50	0.19	0.27	40	0.39	0.19	78	0.27	0.20	70
Other	30–89 days past due	0.01	0.07	43	0	0.13	12	0	0.14	11	0.10	0.05	81	0	0.07	37
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	84	0	0.01	39
	Nonaccrual	0.01	0.31	14	0.03	0.36	15	0.03	0.44	14	0.02	0.14	34	0.27	0.22	71
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.79		0	0.92	8		0.95		0	0.87	18	0	1.03	23
	90+ days past due		0.40		0	0.55	14		0.63		0	0.18	30	0	0.26	36
	Nonaccrual		0.08		0	0.06	35		0.05		0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,258,799	1,215,462	1,215,930	1,220,287	1,073,943										
Retained earnings	97,309	28,315	44,824	-14,813	-72,167										
Accumulated other comprehensive income (AOCI)	-1,366	35,525	33,309	14,960	-6,812										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,354,742	1,279,302	1,294,063	1,220,434	994,964										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	369,352	353,378	351,721	357,079	291,852										
Accumulated other comprehensive income-related adjustments	-1,366	35,525	33,309	14,960	-6,812										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	986,756	890,399	909,033	848,395	709,924										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	986,756	890,399	909,033	848,395	709,924										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	74,000	74,000	74,000	74,000	74,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	74,000	74,000	74,000	74,000	74,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	74,000	74,000	74,000	74,000	74,000										
Tier 1 Capital	1,060,756	964,399	983,033	922,395	783,924										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	185,000	185,000	185,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	68,233	76,320	77,965	53,748	50,648										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	253,233	261,320	262,965	113,748	110,648										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	253,233	261,320	262,965	113,748	110,648										
Exited advanced approach tier 2 capital															
Total capital	1,313,989	1,225,719	1,245,998	1,036,143	894,572										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,699,371	10,624,636	10,394,643	9,691,055	7,859,434										
Less: Deductions from common equity tier 1 capital	369,352	353,378	351,721	357,079	291,852										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,330,019	10,271,258	10,042,922	9,333,976	7,567,582										
Total risk-weighted assets	8,260,620	7,371,138	7,312,691	7,385,320	6,032,964										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.95	12.59	44	12.08	12.26	51	12.43	12.35	57	11.49	12.50	41	11.77	12.37	49
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.84	13.31	51	13.08	12.97	59	13.44	13.08	62	12.49	13.19	44	12.99	13.03	60
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.91	15.21	71	16.63	15.12	79	17.04	15.23	80	14.03	14.63	44	14.83	14.48	69
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	8.60	9.07	37	9.39	9.05	63	9.79	9.13	75	9.88	10.39	36	10.36	10.37	54
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			20			169			174			22				182	-88.17	566.67
Other insurance activities income			20			169			174			22				182	-88.17	566.67
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			176,730			175,570			176,405			173,595				128,491	0.66	122.43

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			40			33.33					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			0			0					
Insurance activities revenue / Adjusted operating income	0.01	0.38	30	0.06	0.41	48	0.04	0.41	44	0.01	0.37	51	0.05	0.46	59			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48			
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50				
Other premium income / Total premium income		68.86			59.89			61.77			0			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62											
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.32	11.72	63	16.51	11.07	71	16.27	11.03	70	17.78	11.53	74	15.40	13.70	56			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	22,062	20,081	21,287	11,591	5,286
Real estate loans.....	22,062	20,081	21,287	11,591	5,286
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	15,831	501	503	3,718	3,190
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	37,893	20,582	21,790	15,309	8,476
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			2.53				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35				3.83
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....	9.87	-0.16	69	166.40	-0.58	93	83.65	-2.40	92	119.28	-47.91	89	-21.41	-27.26	46
Total selected assets.....	84.11	3.36	90	82.72	2.65	92	42.33	2.04	87	80.62	-25.04	92	17.31	5.03	80
Deposits		10.74			-1.43			3.46			2.53				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans						
Home equity lines						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	6.74	27.91	19.07	11.33	9.72	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		39,124	129,597	132,129	80,216	7,202	-69.81	945.54
Dividends		30,000	122,000	122,000	70,000	0	-75.41	
Interest		0	0	0	0	0		
Management and service fees		9,124	7,597	10,129	10,216	7,202	20.10	143.83
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		1,745	0	0	0	17,981		-50.97
Dividends		1,745	0	0	0	17,000		-41.83
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	981		-100.00
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0			
Dividends		0	0	0	0			
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		40,869	129,597	132,129	80,216	25,183	-68.46	459.77
Securities gains (losses)		0	0	0	0	0		
Other operating income		71	93	109	449	736	-23.66	
Total operating income		40,940	129,690	132,238	80,665	25,919	-68.43	481.04
Operating Expenses								
Personnel expenses		13,139	11,124	16,205	15,288	13,624	18.11	109.52
Interest expense		9,145	6,206	9,096	6,639	4,776	47.36	9733.33
Other expenses		7,733	7,589	10,646	12,375	9,301	1.90	71.24
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		30,017	24,919	35,947	34,302	27,701	20.46	175.89
Income (loss) before taxes		13,405	103,537	95,898	45,604	464	-87.05	
Applicable income taxes (credit)		-5,118	-4,544	-7,727	-5,389	-5,013		
Extraordinary items								
Income before undistributed income of subsidiaries		18,523	108,081	103,625	50,993	5,477	-82.86	
Equity in undistributed income of subsidiaries		75,000	-36,082	-3,281	51,960	93,451		92.25
Bank subsidiaries		75,388	-37,534	-5,221	51,604	103,309		92.94
Nonbank subsidiaries		-388	1,452	1,940	356	-9,858		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		93,523	71,999	100,344	102,953	98,928	29.89	144.57
Memoranda								
Bank net income		105,388	84,466	116,779	121,604	103,309	24.77	169.71
Nonbank net income		1,357	1,452	1,940	356	7,142	-6.54	-53.81
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,585,617	93.13	1,387,241	88.79	1,417,130	89.90	1,417,941	1,088,710	14.30	149.34
Common and preferred stock		1,585,617	93.13	1,387,241	88.79	1,417,130	89.90	1,417,941	1,088,710	14.30	149.34
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		2,358	0.14	2,258	0.14	2,746	0.17	806	0	4.43	-90.53
Common and preferred stock		2,358	0.14	2,258	0.14	2,746	0.17	806	0	4.43	-90.53
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		13,012	0.76	4,689	0.30	5,530	0.35	5,923	6,162	177.50	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		75,312	4.42	142,901	9.15	125,820	7.98	14,672	72,007	-47.30	520.87
Cash and due from unrelated depository institution		2,072	0.12	3,622	0.23	3,363	0.21	280	0	-42.79	
Premises, furnishings, fixtures and equipment		35	0	48	0	51	0	68	67	-27.08	-89.36
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		24,262	1.42	21,583	1.38	21,664	1.37	13,873	6,782	12.41	104.78
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,702,668	100.00	1,562,342	100.00	1,576,304	100.00	1,453,563	1,173,728	8.98	148.52
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		51,910	3.05	0	0	0	0	6,000	0	0	419.10
Borrowings with maturity over 1 year		45,000	2.64	39,775	2.55	39,809	2.53	87,674	39,539	13.14	
Subordinated notes and debentures		182,637	10.73	182,095	11.66	182,226	11.56	59,248	59,147	0.30	
Other liabilities		18,452	1.08	13,340	0.85	12,732	0.81	8,899	8,923	38.32	124.75
Balance due to subsidiaries and related institutions		71,593	4.20	71,427	4.57	71,468	4.53	71,308	71,155	0.23	1.07
Total liabilities		369,592	21.71	306,637	19.63	306,235	19.43	233,129	178,764	20.53	315.07
Equity Capital		1,333,076	78.29	1,255,705	80.37	1,270,069	80.57	1,220,434	994,964	6.16	123.64
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		58	0	56	0	56	0	56	49	3.57	48.72
Common surplus		1,315,038	77.23	1,250,391	80.03	1,253,360	79.51	1,248,216	1,080,084	5.17	67.86
Retained earnings		75,643	4.44	4,718	0.30	20,830	1.32	-14,813	-72,167	1503.29	
Accumulated other comprehensive income		-1,366	-0.08	35,525	2.27	33,309	2.11	14,960	-6,812		
Other equity capital components		-56,297	-3.31	-34,985	-2.24	-37,486	-2.38	-27,985	-6,190		
Total liabilities and equity capital		1,702,668	100.00	1,562,342	100.00	1,576,304	100.00	1,453,563	1,173,728	8.98	148.52
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		71,593	4.20	71,427	4.57	71,468	4.53	71,308	71,155	0.23	1.07
Notes payable to subsidiaries that issued TPS		71,593	4.20	71,427	4.57	71,468	4.53	71,308	71,155	0.23	1.07
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
	9.42	12.52	26	7.78	6.29	63	8.09	7.29	57	8.68	10.58	27	10.36	11.03	46	
Profitability																
Net income / Average equity capital	9.32	12.35	28	8.22	6.43	62	8.47	7.45	61	9.06	10.85	29	9.81	11.56	34	
Bank net income / Average equity investment in banks	71	13.18	97	121.36	8.01	98	106.28	9.75	99	220.84	12.07	99	32.19	10.83	86	
Nonbank net income / Average equity investment in nonbanks	11.04			6.72			7.01				15.16			9.40		
Subsidiary HCs net income / Average equity investment in sub HCs	112.69	96.45	93	117.32	87.60	92	116.38	88.16	92	118.12	103.77	89	104.43	104.73	51	
Bank net income / Parent net income	1.45	3.22	59	2.02	4.43	64	1.93	3.59	60	0.35	1.08	66	7.22	0.99	94	
Nonbank net income / Parent net income		66.57		81.94			68.34				92.33			90.39		
Leverage																
Total liabilities / Equity capital	27.72	16.51	83	24.42	20.37	72	24.11	20.06	72	19.10	9.66	80	17.97	9.50	78	
Total debt / Equity capital	20.97	11.37	79	17.67	14.74	70	17.48	14.41	71	12.53	3.93	82	9.92	3.94	78	
Total debt + notes payable to subs that issued TPS / Equity capital	26.34	13.41	82	23.36	17.04	76	23.11	16.67	75	18.37	7.99	80	17.07	7.93	79	
Total debt + Loans guaranteed for affiliate / Equity capital	20.97	11.46	79	17.67	15.02	70	17.48	14.68	71	12.53	3.97	82	9.92	3.98	78	
Total debt / Equity capital – excess over fair value	20.97	11.47	79	17.67	14.86	70	17.48	14.52	70	12.53	3.93	82	9.92	3.94	78	
Long-term debt / Equity capital	17.08	10.65	76	17.67	13.73	70	17.48	13.56	71	12.04	3.86	79	9.92	3.76	78	
Short-term debt / Equity capital	3.89	0.55	88	0	0.92	36	0	0.77	38	0.49	0.01	94	0	0.03	45	
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46	
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt	75.01	40.69	78	74.23	32.61	85	74.28	34.67	85	56.13	14.37	88	49.38	15.49	84	
Double Leverage																
Equity investment in subs / Equity capital	119.12	103.15	93	110.65	103.27	87	111.80	102.81	89	116.25	104.21	89	109.42	104.10	72	
Total investment in subs / Equity capital	119.12	108.29	84	110.65	110.46	73	111.80	110.16	75	116.25	104.48	89	109.42	104.38	72	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	2.04	0.27	95	1.39	0.69	75	1.49	0.47	84	1.93	0.44	89	0.95	0.36	76	
Equity investment in subs – equity cap / Net income-div (X)	3.44	0.85	91	2.79	2.31	71	2.86	1.82	78	3.43	1.47	85	1.56	1.18	70	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	76.22	152.56	19	227.58	128.63	85	175.25	136.59	76	113.35	153.39	41	51.97	113.37	19	
Cash from ops + noncash items + op expense / Op expense + dividend	79.90	155.61	22	227.17	142.45	82	178.13	147.24	69	111.91	152.31	38	80.76	123.74	26	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	35.11	94.59	17	224.86	140.42	84	192	134.08	80	33.28	105.99	10	128.81	108.88	74	
Pretax operating income + interest expense / Interest expense	246.58	1,645.53	16	1,768.34	1,826.91	71	1,154.29	2,016.32	57	786.91	17,211.14	41	109.72	1,631.73	25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	218.31	1,896.20	14	1,328.78	1,413.95	69	895.44	1,539.23	52	553.64	2,481.22	30	105.78	1,015.91	22	
Dividends + interest from subsidiaries / Interest expense + dividends	67.40	174.48	18	288.94	144.62	88	213.63	150.43	80	135.11	196.13	44	38.83	140.89	14	
Fees + other income from subsidiaries / Salary + other expenses	43.71	12.03	82	40.60	14.76	77	37.72	13.95	78	36.93	3.91	89	35.69	3.76	90	
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69				106.04	
Other Ratios																
Net assets that reprice within 1 year / Total assets	-9.18	3.29	3	0	3.69	22	0	3.85	24	-0.41	1.59	12	0	1.59	31	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.60			0.12			0.10			0			0		
Nonaccrual		1.04			0.80			1.03			8.16			0.70		
Total		1.64			0.92			1.13			8.16			0.70		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50	
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	0.13	29	0	0.14	27	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	204.90	69.90	93	33.32	84.44	16	46.33	81.10	25	88.58	65.39	71	712.25	87.25	97	
Dividends declared / Net income	40.58	27.22	79	50.02	49.77	53	47.85	42.29	60	43.88	25.65	78	39.43	24.10	72	
Net income – dividends / Average equity.....	5.60	9.25	21	3.89	3.19	56	4.22	4.14	51	4.87	7.61	19	6.28	8.12	27	
Percent of Dividends Paid																
Dividends from bank subsidiaries	79.05	160.45	28	338.73	130.19	89	254.10	132.17	84	154.97	160.93	57	0	131.90	7	
Dividends from nonbank subsidiaries	4.60	6.19	68	0	3.74	26	0	3.41	23	0	2.59	28	43.58	2.83	96	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48	
Dividends from all subsidiaries	83.64	213.42	19	338.73	167.02	87	254.10	174.85	80	154.97	209.89	52	43.58	144.51	13	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	28.47	43.30	35	144.44	61.85	93	104.47	60.28	88	57.56	45.88	62	0	33.37	10	
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.09	32	0	0.11	29	
Management and service fees from bank subsidiaries	8.66	0.87	91	8.99	1.79	86	8.67	1.47	89	8.40	0.47	93	6.97	0.32	92	
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44	
Operating income from bank subsidiaries	37.12	48.70	40	153.43	71.13	92	113.14	62.88	86	65.96	48.40	70	6.97	35.67	22	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	128.59	66.90	80	0	52.29	17	0	56.39	15	0	76.61	11	238.03	80.47	91	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	0.91	44	0	0.31	46	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	0.02	47	13.74	0.17	96	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	0.01	47	0	0.06	46	
Operating income from nonbank subsidiaries	128.59	94.31	75	0	70.62	11	0	79.84	8	0	83.73	9	251.76	96.62	88	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			65.48			43.51		
Interest income from subsidiary holding companies		5.06			9.87			8.40			0			0		
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0			0		
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0			0.15		
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			65.48			43.66		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	73.28	72.55	28	94.07	68	56	92.26	69.76	47	86.78	77.61	26	0	72.95	9	
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.23	32	0	0.55	29	
Management and service fees from bank subsidiaries	22.29	1.64	93	5.86	2.06	80	7.66	1.87	84	12.66	0.75	92	27.79	0.59	95	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.01	46	0	0.01	44	
Operating income from bank subsidiaries	95.56	82.68	40	99.93	80.80	77	99.92	82.20	81	99.44	94.06	53	27.79	89.39	13	
Dividends from nonbank subsidiaries	4.26	3.56	76	0	2.36	25	0	1.95	23	0	1.13	29	65.59	2.65	95	
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	3.78	0	97	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0	47	0	0	47	
Operating income from nonbank subsidiaries	4.26	5.69	70	0	5.80	18	0	4.70	16	0	1.56	25	69.37	3.33	94	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48	
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....	137.92	152.66	63		216.76			135.13			1,188.47	1,178.56	63		854.19	
Loans and advances from subsidiaries / Total debt	25.61	28.03	60	32.19	27.05	62	32.19	27.08	63	46.63	70.71	60	72.10	81.26	65	